Certificate Number: 05781-PAE-DE-036939532

Bankruptcy Case Number: 19-17252



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 30, 2022, at 11:15 o'clock AM PDT, Kevin Stclair completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 30, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>